

MICRO-BUSINESS, USA CURRICULUM REVISION

LESSON 1 BUDGETING 7 PLANNING

- Revisit while paying a \$500.00 loan
- Teach changing budgets and adjusting to business needs
- Have clients complete a budget
- Quiz 3

LESSON 2 BUSINESS EVALUATIONS

- Planning your Business Section re-teach while paying off \$500.00 loan
- Use answer sheet

LESSON 3 BUSINESS MISSION STATEMENT

- BEP lesson # 2 while paying off \$500.00 loan

LESSON 4 RECORD KEEPING

- BEP lesson # 3
- 2 consecutive Mtg
 1. General Teaching – Question / Answers
 2. Review complete form with clients own numbers during the payoff of \$500.00 loan
- **ADD LET'S Make Some Money taught at all loan levels**
 1. Practical Exercise
 2. Group Discussion
 3. Hands on Selling Pitch
 4. Marketing

LESSON 5 BASIC CASH FLOW

- Taught @ **\$500.00**
- Re-taught @ **\$1,500.00**
- Using previous cash flow sheets

LESSON 6 SELLING VALUE

- General lesson in group reading in section
- Questioning clients understanding of the lesson
- Exercise – individual quiz for the section – review in class

LESSON 7 CUSTOMER RESEARCH @ \$1,500 LEVEL

- Change to a survey of the client's own business
 1. Survey product / Customer
 2. Keeping your customer happy

LESSON 8 ANALYSES OF CUSTOMER RESEARCH @ \$1,500 LEVEL

- Directly after lesson 7
- Client using survey from lesson 7
- Clients bring in Examples of Competitive ads - f mailing ads, promotions, and ads that appeal to them

LESSON 9 MARKETING & PROMOTION @ \$1,500 AND \$2,000 LEVEL

- Overview of lesson 8 – practical examples using clients in group
- Review examples of mailing ads, promotions and other ads
- Discuss why the ads appeal them to the and the ad sale pitch in class
 1. 30 second elevator Pitch
 2. Evaluate practicality of the pitch

LESSON 10 COMPETITIVE STRATEGIES @\$1,500 LEVEL

- More detail information on Strengths & Weakness
- Use example from lesson 8 (Competitive ads) and discuss and diagram the information you would use from these ads and what your company would do differently.

LESSON 11 MARKETPLACE RISKS \$2,000 LEVEL

- Part 1 Sales Distribution
- Part 2 Reducing Marketplace Risks
- Complete sheets in class

LESSON 12 BREAK EVEN & PROFITABILITY @ \$1,500 & \$2,000 LEVEL

- Lesson - Question & Answer
- Review formulas – Complete exercises in book
- Practice formula using your own numbers

LESSON 13 PRICING TO THE MARKET @ \$1,500 LEVEL

- Lesson – The concept of value in pricing
- Complete all the steps –
- Discussion – Questions & Answers relating to clients' own business

LESSON 14 THE MARKETING PLAN

- Lesson and group exercise

LESSON 15 BALANCE SHEET & INCOME STATEMENT @ \$1,500 & \$ 2,000

- Balance sheet lesson and exercise using the balance sheet
- Income Statement and exercise using the income statement

LESSON 16 ADVANCED CASH FLOW

- Lesson – exercise in class
- Handout answer sheets and review answers and discuss

LESSON 17 OBTAINING A BANK ACCOUNT

LESSON 18 UNDERSTANDING YOUR CREDIT REPORT

- Letters – Rating – Score

LESSON 19 THE NEED FOR BUSINESS TAX RETURN

- Advantages – Filing – Needed documentation to file